

Exhibit H

Progressive Claims Service
90 Crystal Run Rd, Ste 305
Middletown, NY 109417101
(845) 695-6500
Facsimile: (845) 692-6338
Progressive.com

March 19, 2006

****CERTIFIED & REGULAR MAIL****

Northland Insurance
Attention David M Adamson
Major Case Director Transportation Claims
Po Box 64805
St Paul, MN 55164

Our Insured:	Panjam Inc
Our Claim #:	067804850
Our Policy #:	02121657-1
Date Of Loss:	January 21, 2005

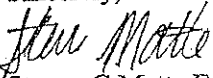
As you were notified on 3/9/2006, a potential coverage problem existed which needed additional investigation. I have since completed a thorough investigation of this claim and have made every attempt to provide coverage for you. I regret to inform you that your claim cannot be covered by Progressive Northern Insurance.

The reason coverage cannot be provided is this claim was not reported to Progressive in a reasonable manner as outlined by the policy requirements.

If you have any questions, please feel free to contact me directly at 845-695-6512.

Should you wish to take this matter up with the New York State Insurance Department, you may file with the Department either on its website at www.ins.state.ny.us/complhow.htm or you may write to or visit the Consumer Services Bureau, New York State Insurance Department, at: 25 Beaver Street, New York, NY 10004; One Commerce Plaza, Albany, NY 12257; 200 Old Country Road, Suite 340, Mineola, NY 11501; or Walter J. Mahoney Office Building, 65 Court Street, Buffalo, NY 14202.

Sincerely,



Steven G Matte Ext.6512
Claims Representative

Progressive Northern Insurance
SXM/sm
cc: Pamjam, Inc